Certificate Number: 05781-PR-DE-024324273

Bankruptcy Case Number: 14-06245



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 8, 2014, at 9:38 o'clock AM PDT, Brian Castro
completed a course on personal financial management given by internet by Sage
Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an
instructional course concerning personal financial management in the District of
Puerto Rico.

Date: October 8, 2014 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>